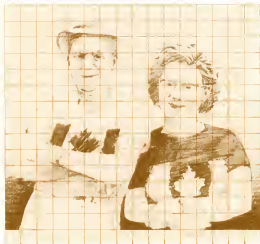


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## Canada's Elderly

One of a series from  
the 1976 Census of Canada

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Increasing proportions of the elderly will represent a larger fraction of the voting population. They will command more public attention and will exert a stronger influence on economic, political and social policies in the future. In particular, there may be pressure from the elderly to increase the retirement age.

But what about the present generation of those 65+? Their future is now. Do we really understand their problems? What can we do to improve the quality of life for them in Canada today?

## Introduction

Canada's population is growing older. This means the elderly, defined here as persons 65 and over, now form a bigger proportion of the total population than ever before. The 1976 Census counted over 2 million people in this age group.

In 1901 only 5.0% of the population was 65+. By 1976 this proportion had risen to 8.7%. This trend is likely to continue and by the year 2001 between 11% and 13% (3 to 3½ million) of Canada's population will be 65 and over.

An aging population is characteristic of many industrialized countries. Recent estimates for these countries show that the 65+ group forms 13.6% of France's, 14.2% of the United Kingdom's and 15.1% of Sweden's population. Already, in the United States, more than one person in every 10 is 65 or

over (10.7% in 1976). In comparison to those countries, Canada has one of the lowest proportions of 65+ persons. But like in those countries, the elderly in Canada too are one of the fastest growing groups in the population.

An obvious effect of an aging population is the emergence of a society in which an increasing proportion of older people will have to be assisted by a decreasing proportion of younger people.

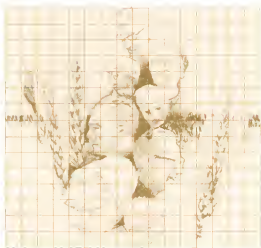
Many elderly people, as they grow older, face increasing disabilities and growing dependence upon others. They rely more heavily on the country's health and welfare services. In addition, they need to adjust to a lower income and perhaps lower standard of living. And with the approach of old age many women face the prospect of living alone.

As a group that has contributed to Canada's progress and development, their problems are the nation's concern.

From the census and other data we have learned the following facts about the elderly population:

- They are becoming a more significant group numerically in our society.
- The majority live in the main cities of the largest provinces and they also form a higher proportion of the population of smaller towns.
- Most are home-owners and live within a family setting.
- But of those living alone, more women than men live on their own.
- On retirement, they take a large drop in income.
- Coronary heart disease is the major cause of death among them.
- As a growing group, they will have an important impact on economic and social planning.

# How Many Elderly?



# The proportion of the elderly is increasing . . .

In 1901 only five people in every 100 were 65+. By 1976 this proportion had increased to almost nine per 100 population.

. . . and is growing faster than the population in general.

The 65+ population in 1976 was seven times larger than it was in 1901, while the population in general was only four times larger. This trend is continuing — between 1971 and 1976, Canada's population as a whole rose by 6.6% while the 65+ population increased by 14.8%.

Three main reasons account for this relatively high growth. First, the early 1900's were

marked by high birth rates of about 36.0 per 1,000 population. Since then there has been an over-all decline in birth rates, with ups and downs in its trends, reaching a low of 15.7 in 1976. The aging of persons born at the turn of the century has resulted in an increase in the proportion of 65+ to the total population.

Secondly, between 1911 and 1931, 2.6 million immigrants arrived in this country. Their age on arrival generally ranged from 20 to 35 years. By now, most of these people are 65 and over.

Thirdly, medical advances, combined with significant improvements in the over-all standard of living, have increased average life expectancy by over 10 years (from 61 to about 73 years) between 1931 and 1971. This increase has contributed to the growing numbers of the elderly.

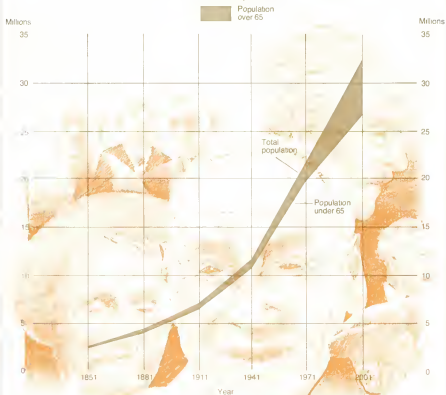
Table 1  
Number and Percentage of 65+ in Total Population, 1901-1976

	1901	1911	1921	1931	1941	1951	1961	1971	1976
Number . . . . .	271,201	335,317	420,244	576,076	767,815	1,086,273	1,391,154	1,744,405	2,002,345
Percentage . . .	5.0	4.7	4.8	5.6	6.7	7.8	7.6	8.1	8.7

Source: (i) 1961 Census of Canada, Catalogue 92-542, Table 20.  
(ii) 1971 Census of Canada, Catalogue 92-715, Table 14.  
(iii) 1976 Census of Canada, Catalogue 92-823, Table 11.

Chart 1

# Past and Future Growth of Canada's Total Population and Persons 65+, 1851-2001



Source: (i) Statistics Canada, *Population Projections for Canada and the Provinces, 1976-2001*, 1978, Catalogue 91-520, Projection 2.  
 (ii) Norland, J. A. 1976, *The Age-Sex Structure of Canada's Population, 1971* Census Profile Studies, Catalogue 99-703, page 22.

Among the elderly most men are married but almost half of the women are widowed.

Over seven out of 10 elderly men are married and living with their wives, while not quite four out of every 10 women are married and living with their husbands. Almost every other woman 65 or over is a widow. The fact that women tend to marry men older than themselves, combined with the longer life expectancy of women, makes them three times more likely to be widowed than men. Also, few women remarry after their husbands die. There simply aren't many older men available for remarriage.

In recent years the number of elderly women has increased.

Before 1961, there were always more men than women in the 65+ category. In 1976, however, there were only 777 males to every 1,000 females.

Between 1961 and 1971, the female population 65+ increased annually by 3.4% compared with an increase of 1.6% for their male counterparts. This trend is continuing, but the difference in the rate of increase for males and females has narrowed between 1971 and 1976 — a 3.4% annual increase for females as opposed to a 2.4% increase for males. Medical advances have contributed to the elderly living longer, but men have not benefited as much as women from the declining death rates.

Furthermore, previous immigration patterns have added to the unequal sex ratio of the 65+. During the years 1931 to 1948 there were more females than males entering Canada, giving a sex ratio of 734 males to every 1,000 females. Many of those women were joining their husbands and families who had come to Canada earlier. It's interesting to note that in the 1951 Census half of all immigrants were 50 years or over.



Chart 2

## Marital Status of Persons 65 and Over, 1976



Source: 1976 Census of Canada, Catalogue 92-825, Table 22

Table 2

## Males and Females 65+ and Sex Ratio, 1901-1976

	1901	1911	1921	1931	1941	1951	1961	1971	1976
Males	138,913	170,613	214,964	294,550	390,909	551,303	674,117	781,865	875,405
Females	132,288	164,704	205,280	281,526	376,906	534,970	717,037	962,540	1,126,940
Ratio of males to 1,000 females	1,050	1,036	1,047	1,046	1,037	1,031	940	812	777

Source: (i) 1961 Census of Canada, Catalogue 92-542, Table 20  
 (ii) 1971 Census of Canada, Catalogue 92-715, Table 14  
 (iii) 1976 Census of Canada, Catalogue 92-823, Table 11

**Why has the elderly segment of the population continued to grow?**

Canadians are living longer. The chances of surviving to old age have increased for all of us. And today at 65, people can expect to live more years than previous generations.

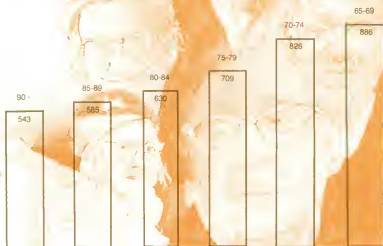
Life expectancy over the past four decades has increased steadily for both sexes. In 1971 life expectancy at birth for males was almost 70 years and for females it was 77 years. At 65, the average man can expect to live another 13.7 years, while the average woman can look forward to an additional 17.5 years.

Most of these gains in life expectancy are attributed to the corresponding decline in infant mortality. But the death rates for each elderly age group have also declined with the greatest declines shown for women. Between 1921 and 1976, for instance, the death rate for women 70 to 74 dropped by 50%, while the rate for men declined by 10%.

Canada's 65+ segment will continue growing. And it will grow even more markedly as the children from the high birth rate years of the 1940's and 1950's join the ranks of this segment in the 21st century. But whether the gap between the life expectancy for men and women 65+ will widen or narrow remains to be seen.

Chart 3

65+ Men per 1,000 65+ Women, 1976



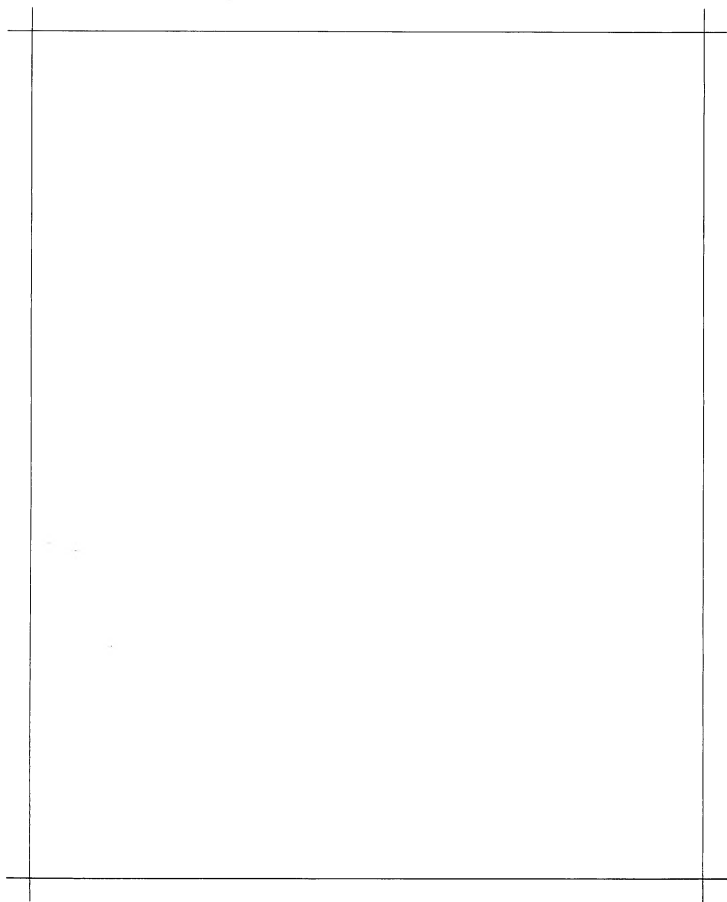
Source 1976 Census of Canada, Catalogue 92-823, Table 11.

Table 3

Death Rates Per 1,000 Elderly Population, by Age and Sex, 1921 and 1976

Age	Males		Females	
	1921	1976	1921	1976
65-69	33.4	33.3	33.2	16.4
70-74	56.9	51.4	52.8	28.3
75-79	89.4	77.3	80.9	44.7
80-84	133.8	118.2	122.4	76.8
85+	228.2	195.7	224.9	154.7

Source Statistics Canada, Vital Statistics, 1976, Catalogue 84-206, Table 9



# Where Do They Live?



Like the population in general most of the elderly live in the three largest provinces.

Almost three quarters of Canada's elderly live in Ontario, Quebec and British Columbia. Ontario alone has over a third of the elderly population. In contrast, Prince Edward Island has less than 1%.

However, the proportion of the elderly to the total population of each province shows a different pattern. Prince Edward Island has the highest (11.2%) proportion of elderly in relation to its total population and is closely followed by Saskatchewan (11.1%), Manitoba (10.4%), British Columbia (9.8%) and Nova Scotia (9.7%). With the exception of British Columbia, these provinces are characterized by low incomes and high old age dependency ratios (the ratio of old people to the working population).

Movements of people throughout the country, along with patterns of migration to and from Canada, greatly influence the percentage of 65+ in the various provinces. The large number of young people leaving Prince Edward Island, Manitoba and Saskatchewan has resulted in the 65+ forming a relatively higher proportion of their populations. British Columbia,

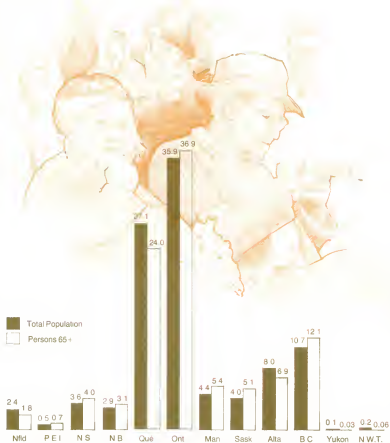
on the other hand, has a relatively high proportion of 65+ because of the influx of retired people from other provinces.

Among the cities, Victoria and Vancouver have the highest proportions of elderly.

Over three quarters of the total number of elderly live in an urban location as does the population in general. The greatest number live in Toronto and Montréal and those two cities account for almost a quarter (22.4%) of the total.

Although the majority of elderly live in big cities of 100,000 or more persons, they form a higher proportion of the population in small towns of 5,000 people or less. Two exceptions are Victoria and Vancouver. Fifteen per cent of the population in Victoria are 65+, while a tenth of Vancouver's population are in this age group. These figures are not surprising since the mild coastal climate of British Columbia attracts many retired persons. Some others move to the southern part of the United States on retirement, especially to Florida. But the majority continue to live in the same location after retirement.

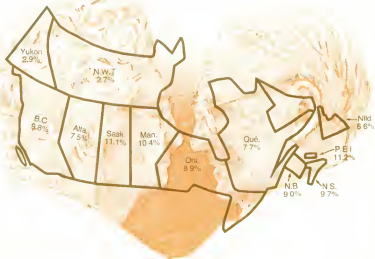
## Percentage Distribution of Total Population and Population 65+ by Province, 1976



Source: 1976 Census of Canada, Catalogue 92-823, Table 11

Chart 5

Percentage of Provincial Population 65 and Over, 1976



Source: 1976 Census of Canada, Catalogue 92-823, Table 11



### Few of Canada's elderly live in collective dwellings.

Contrary to popular belief, only 8.7% of the elderly in 1976 lived in collective housing.

These include nursing homes, rooming- and lodging-houses, hotels and other institutions.

Ten out of every 100 women and six out of every 100 men 65+ lived in collective housing.

Even though a small percentage (8.7%) of the 65+ live in collective housing, this percentage is much greater than that for the population under 65 (1.0%). In fact, the elderly represent 45.2% of all persons living in collective housing. Some forms of collective housing, such as nursing homes, provide the necessary care for our elderly. But the near future may see more of the elderly being cared for in their own homes.

### Most of the elderly live in family settings . . .

A third of persons 65+ not living in collective dwellings are unattached individuals; most of them maintain their own households, some of them share dwellings with

unrelated persons. In addition, 37% are heads of families. A family is defined here as a group of individuals sharing a dwelling and related by blood, marriage or adoption. The remaining (less than a third) elderly persons are family members, most of them spouses of heads of families 65 years and over.

### . . . but more elderly women than men live alone.

Although most of the elderly live with their families, 70% of those elderly persons living alone (or with unrelated persons) are women; only 30% of the elderly unattached individuals are men.

Some elderly people are happy to live alone. They are able to maintain their independence while keeping in close contact with relatives and friends. But if they are chronically sick, poor and without friends, they can be exposed to long periods of loneliness and suffering. Unable to go shopping during bad weather, they may go days without seeing anyone.

## The elderly are ahead in home ownership.

A large percentage of elderly heads of private households own their homes. The 1976 Census shows that 64.3% of the 1.2 million of households with elderly heads are home-owners. The comparable percentage for all private household heads was 61.8.

Among elderly male and female heads of households there is a great difference in the percentages of home ownership — 72.9% of males 65+ own their homes compared with only 50.2% of females 65+.

The type of housing structure occupied by most (55.7%) Canadian households are single detached dwellings. In line with this view, 57.1% of households with elderly heads live in such dwellings.

While a small percentage (8.2%) of heads of private households occupy single attached dwellings only 5.4% of households with heads 65+ live in this type of house.

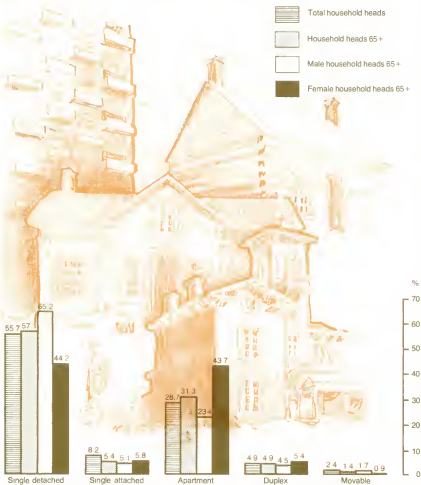
Apartments, however, are an important form of dwelling for many people. Almost a third (31.3%) of households with heads 65+ live in apartments. The proportion for all heads of households is 28.7%.

## Rented dwellings are popular with elderly women.

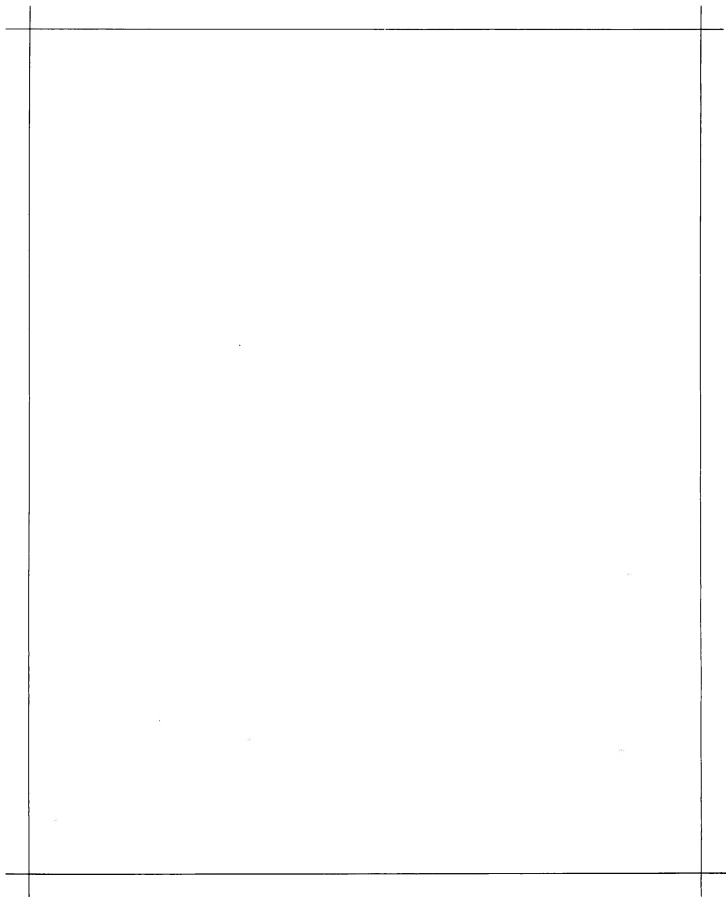
The proportion of households with elderly women heads living in rented apartments is twice that for households headed by elderly men — 40.2% and 19.4%, respectively. Further, 76.9% of those women are widows. For some elderly persons, rented apartments are an attractive alternative to owned dwellings. Many apartments provide recreational facilities and are near shopping centres. Also, snow clearance is not a problem for apartment dwellers as it is with home-owners. These factors, combined with easy maintenance and central location, are valid considerations for a not-so-mobile population.

Chart 8

# Type of Private Dwellings Occupied by All Household Heads and Those 65+, by Sex, Canada, 1976



Source 1976 Census of Canada, Catalogue 93-804, Table 13.



# How Do They Cope Financially?



Because most of the elderly don't work they have lower than average incomes.

In 1975, the average income of families with a head 65+ was \$10,171. That is slightly less than two thirds of the average income of all families. The average income of unattached individuals 65 and over was \$4,138, while that for all unattached individuals was \$6,595.

The relative differences in income, however, between the elderly and other groups have remained the same over the years. In 1969, for example, the percentage difference in average income between families with head of all ages and families with head 65+ was 61.5. The corresponding percentage for 1975 was 61.2.

**What are the sources of revenue for the elderly?**

The incomes of the elderly come from employment, pensions and investments, and transfer payments.

Employment income forms only 32% of the income of elderly family units because so few of them are employed. A further 29% of their income is made up of such items as investment income and private pensions. But for many whose payments from these sources are fixed, the value of such payments are dwindling in the face of inflation.

Transfer payments have become the most important source of income for the 65+ and by 1975, they accounted for 39% of total income going to family units with heads 65+. These payments include Old Age Security Payments; Guaranteed Income Supplement and more recently Spouse's Allowance. A person receiving both Old Age Security and Guaranteed Income Supplement payments in 1976 got \$2,780 a year, while a couple received \$5,304 a year.

The Spouse's Allowance (introduced in October 1975) is for giving relief to those couples (one of whom is aged between 60 and 64) living on a single pension. There were 54,194 Spouse's Allowance recipients in March 1976.

Chart 7

Percentage of Old Age Security Pensioners Receiving Full and Partial Guaranteed Income Supplement (GIS), April 1975 — March 1976



Source: National Health and Welfare, Welfare Information Systems, Welfare, 1975-1976

Table 4

Average Income of Families, Unattached Individuals and All Family Units, 1969 and 1975

	1969	1975
Families, head, all ages	\$ 8,927	\$ 16,613
Families, head, 65 +	5,480	10,171
Unattached individuals, all ages	3,980	6,595
Unattached individuals, 65 +	2,525	4,138
All family units, head, all ages	7,686	13,805
All family units, head, 65 +	4,205	7,489

Source: Statistics Canada, Income Distribution by Size in Canada, 1975, Catalogue 13-207, Tables 26 and 29; Income Distribution by Size in Canada, 1969, Catalogue 13-544, Tables 2 and 20.

The elderly spend a greater percentage of their incomes on food and shelter.

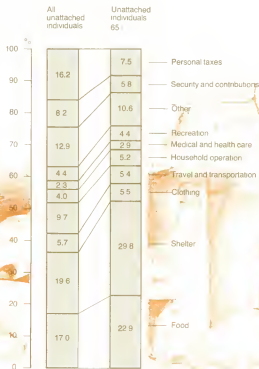
Unattached individuals 65+ and families with head 65+ spend a higher proportion of their incomes on food and shelter than unattached individuals and families in general.

In 1974, for example, unattached individuals 65+ living in 14 major cities across Canada reported that they spent 52.7% of their budgets on food and shelter. In comparison, all unattached individuals spent only 36.6% of their budgets on these two items.

There are also interesting differences in expenditure patterns between unattached individuals 65+ and all unattached individuals for some other categories. For example, a relatively smaller proportion was spent on travel and transportation by unattached individuals 65+ (5.4% as opposed to 9.7%). Similar differences exist for items in the security category, such as contributions to unemployment insurance and pensions (0.5% as opposed to 4.3%). Both groups of unattached individuals, however, spend equal amounts of their budget on recreation.



# Allocation of Budget for All Unattached Individuals and Unattached Individuals 65+, Canada, 1974



Source: Statistics Canada, *Urban Family Expenditure, 1974*, Catalogue 62-544, Occasional, Tables 2 and 3

### What proportion of the elderly is still in the labour force?

The proportion of the elderly in the labour force has been steadily declining for the past 50 years. In 1921, 33% of Canada's elderly were in the labour force. By 1976 this percentage had declined to 12.2%, with a total of 244,970 elderly in the labour force. Of that number, 68.5% were men and 31.5% women.

In earlier decades, employment in agriculture accounted for a large part of Canada's total employment. A relatively high proportion of the elderly who lived in the rural areas were self-employed or they worked as unpaid family workers. But along with the urbanization and industrialization of Canada, came the mechanization of farming and the reduction in

the number of small family-sized farms. These changes resulted in a massive decline in the percentage of total employment in agriculture with a relatively greater reduction in the employment opportunities for the elderly.

Censuses for the past five decades clearly show the declining labour force participation rate for men 65+. For elderly women however, there is no such clear-cut trend. Between 1921 and 1951, the participation rate for women decreased slightly, but since 1951 it increased and reached a high of 8.3% in 1971.

Many of the elderly work out of necessity while others prefer to work out of choice. In Canada, mandatory retirement at 65 is practised by government and educational institutions, and employers in general follow this policy. Such a policy may be regarded by the elderly as discrimination on the basis of age. Recently in the United States for example, public pressure against retirement on the basis of age has already resulted in the raising of the age to 70. Pressure may come from Canada's elderly, as their proportion increases, to eliminate the age of retirement.

# Number and Percentage of 65+ Population in Labour Force by Sex, 1921-1976\*

Left-hand scale

Right-hand scale

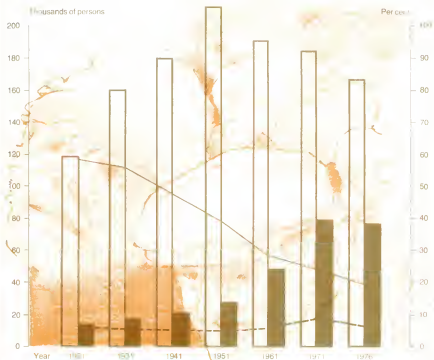
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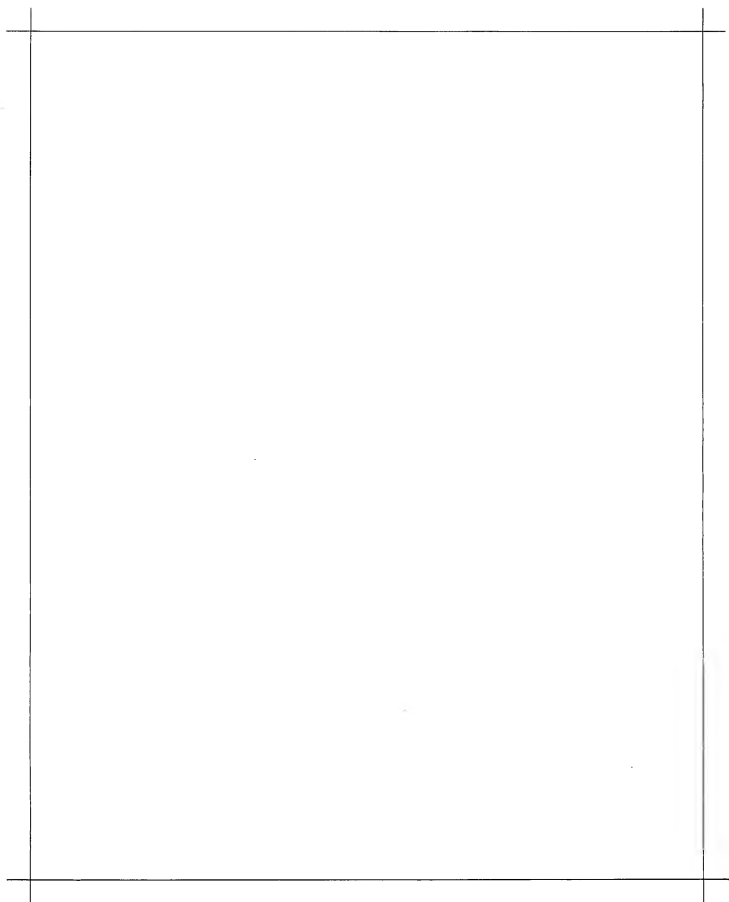
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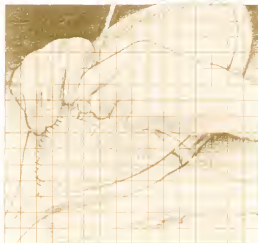
\*Data prior to 1951 exclude Newfoundland



Source (i) 1971 Census of Canada, Catalogue 94-702, Table 2  
(ii) Denton, F.T. and Ostry, S. 1967 *Historical Estimates of the Canadian Labour Force*. DBS 1961 Census Monograph, pages 22-28  
(iii) 1976 Census of Canada, Catalogue 94-814, Table 9



# Their Health, Education And Leisure



## Health is a major concern of the elderly.

Disease among the 65+ varies according to the individual, as it does with other age groups. In fact, today they enjoy longer and healthier lives than previous generations of elderly persons, but health is still their major concern.

Hospital confinements are rather lengthy. Their average length of stay in hospitals is 25.2 days compared to 11.3 for the national average.

Mental disorder is the leading reason for days spent in hospital by the elderly.

Because of the high cost of hospital care, it's likely that home care and preventive medicine will be the main features of future health care policies.

The major causes of death among the 65+ are: coronary heart diseases, which are slightly more common in the

men but also claim about a third of both sexes; strokes, which are slightly more frequent in the women; and cancers of various types. Cancer of the digestive organs is more frequent among the females, while lung cancer is more frequent among the men. Future medical advances may lead to the elimination or reduction in the incidence of many of these diseases.

## The elderly have fewer years of schooling.

Over half of the elderly in 1976 had completed elementary education, about a third had attended high school, 4.5% had some university education and 2.6% had a university degree.

Since the early decades of this century when the elderly went to school, educational opportunities have increased for Canadians. In 1976, for example, more than half of the population aged between 15 and 64 were high-school graduates and 6.8% of this age group had university degrees.

Population 15 Years and Over and Population 65+, Not Attending School  
Full-time by Level of Schooling, 1976



## The elderly have more leisure time.

Because they are living longer and, in many cases, retiring earlier than ever before, a high proportion of the 65+ have almost unlimited free time.

They tend to watch television more, listen to the radio more and read more than other age groups. There are hundreds of senior citizens' clubs across the country that provide recreation and social programs for the elderly. Many retired people are enrolling in continuing education courses, travelling, and participating in volunteer community activities.

In 1972, the Government introduced the New Horizons Program for retired Canadians. The idea of the program is to help alleviate loneliness for the elderly by encouraging their greater participation in community activities. For this purpose, grants are given to groups of 10 or more retired Canadians who wish to promote activities for the elderly or the community.

Already a wide range of projects have been funded and these include physical recreation, crafts, hobbies, historical, cultural and educational programs. By June 1976, the Government had sanctioned \$34 million for nearly 6,000 projects involving almost 100,000 people.

## The future

By the year 2001, it is estimated that between 11 and 13 Canadians out of every 100 will be 65 and over. And their absolute numbers will increase by one and a half times. By the year 2031, in the absence of reversal of fertility trends, almost 20% of the population may be 65+.

Future generations of elderly will be better educated and perhaps more affluent than today's. It's likely that housing projects designed especially for them will become fashionable. As in the United States, these types of housing for the elderly will provide everything from health care to recreational facilities. Seniors living alone could become a thing of the past.

If cancer and heart disease are conquered, average life expectancy will increase by approximately five to seven years. And if present trends continue, we can soon plan to spend almost one quarter of our life spans retired from the labour force.

Increasing proportions of the elderly will represent a larger fraction of the voting population. They will command more public attention and will exert a stronger influence on economic, political and social policies in the future. In particular, there may be pressure from the elderly to increase the retirement age.

But what about the present generation of those 65+ — their future is now. Do we really understand their problems? What can we do to improve the quality of life for them in Canada today?



### Questions for discussion

- Why is the 65+ segment of the population increasing faster than any other group?
- Which countries have the smallest proportions of elderly people? Which countries have the largest proportions of such people?
- Why do some provinces have a high percentage of 65+ persons?
- Why do the elderly prefer to live in urban rather than rural areas?
- Why do more elderly women live alone than elderly men?
- What are the major sources of income for the elderly and why?
- How does inflation affect the income of the elderly?
- Should universities become more orientated to providing educational and leisure facilities for the elderly? If so, how?
- Should the retirement age be lowered to 60 to allow more jobs for the younger population? Or should the present retirement age be raised as in the United States?
- What effect will an aging population have on the future development of our hospitals, welfare services, housing, transportation and stores?

Census information covers a wide range of subjects such as the population of Canada by age, marital status, housing, education and employment and by many geographic areas from the national and provincial levels down to smaller groups such as cities, towns and municipalities. It is used for a variety of purposes by private individuals, governments at all levels, educational institutions, business and other organizations. The last census was taken on June 1, 1976.

As part of a programme to supplement 1976 Census statistical reports, a special series of popular studies has been undertaken on selected topics of public interest. Each study is a description of major trends

and patterns. The data used are based mainly on the 1976 Census. This series is primarily intended for high school and community college population. However, it could also be of interest to the general public and other groups, such as public libraries, media, politicians, community and neighbourhood groups, marketing people and educational publishers.

**Canada's Elderly** is the first in this series. It brings together under one cover highlights of information about our senior citizens. Other studies are being planned for future publication.

Statistics Canada has regional offices in St. John's, Halifax, Montreal, Ottawa, Winnipeg, Edmonton, Regina and Vancouver. These offices are staffed by qualified personnel who can provide and explain any information from the Census of Canada on request.

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